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45-027006-12

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NOTICE OF INTENT TO FORECLOSE
(Mortgage Loan Default)

This Notice is Required by Maryland Law (Real Property Article, §7-105.1(c), Annotated Code of Maryland).

You are at risk of losing your home to foreclosure. You have missed one or more payments on your mortgage loan or you are otherwise in default. If you do not bring the loan current, otherwise cure the default, or reach an agreement with your mortgage company to avoid foreclosure (such as a loan modification, repayment plan, or other alternative to foreclosure), a foreclosure action may be filed in court as early as 45 days from the date of this notice.

There may be options available to avoid foreclosure, but you must act immediately.

**TO ACCESS FREE HOUSING COUNSELING SERVICES, CALL THE
MARYLAND HOPE HOTLINE AT 1-877-462-7555 OR GO TO
WWW.MDHOPE.ORG**

Please follow the instructions that are outlined below.

- Read this entire Notice carefully and act immediately.
- Contact The Loss Mitigation Team at 1-800-416-1472
- Complete the enclosed Loss Mitigation Application according to its instructions and include copies of all requested documents.



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The following is important information about your mortgage loan:

Date of Notice: October 2, 2012

Address of Property Subject to This Notice: 109 N. Edgewood Street, Baltimore, MD 21229

Name of Borrower(s): Renee L. McCray

Mailing Address of Borrower(s): 109 N. Edgewood Street, Baltimore, MD 21229

Name of Record Owner (if different from Borrower(s)): N/A

Mailing Address of Record Owner (if different from Borrower(s)): N/A

Name of Secured Party: Federal Home Loan Mortgage Corporation ("FHLMC") and Wells Fargo Bank, N.A.

Telephone Number of Secured Party: 1-800-FREDDIE (1-800-373-3343) (FHLMC)

Name of Loan Servicer (if different from Secured Party): Wells Fargo Bank, N.A.

Telephone Number of Loan Servicer (if applicable): 1-866-599-5505

Mortgage Loan Number: *****7104

Lien Position (Indicate whether first or subordinate lien): First

Date Most Recent Loan Payment Received: 4/11/2012

Period to Which Most Recent Mortgage Loan Payment Was Applied: 4/1/2012

Date of Default: May 2, 2012

Total Amount Required to Cure Default as of the Date of this Notice: \$4,282.91

(If you wish to reinstate your loan by paying all past due payments and fees, please call the mortgage company and ask for the total amount required to cure the default and reinstate the loan.)

Your mortgage loan payment is currently 154 days past due and is in default.

Name of Mortgage Lender (if applicable): American Home Mortgage

Maryland Mortgage Lender License Number (if applicable): N/A

Name of Mortgage Loan Originator (if applicable): N/A

Maryland Mortgage Loan Originator License Number (if applicable): N/A

NOTE: The data contained in this Notice of Intent to Foreclose is electronically filed with the Commissioner of Financial Regulation in accordance with COMAR 09.03.12.02.



IN THE CIRCUIT COURT FOR BALTIMORE CITY, MARYLAND

JOHN E. DRISCOLL, III, ET AL
Substitute Trustees
Plaintiffs

v.

Civil Action No.

Renee L. McCray
Defendant(s)

AFFIDAVIT OF MAILING OF NOTICE OF INTENT TO FORECLOSE

The undersigned Substitute Trustee, does hereby affirm under penalty of perjury and makes an oath in due form of law that to the best of his/her knowledge, information and belief, and based upon the Substitute Trustee's business records kept in the ordinary course of business, and based upon the Deed of Trust loan Holder's or Servicer's business records kept in the ordinary course of business that have been provided to the undersigned, that:

1. A Notice of Intent to Foreclose packet, affixed to 'this Affidavit' was sent on October 2, 2012 to the Mortgagor(s) or Grantor(s) in accordance with Maryland Code Real Property § 7-105.1(c).
2. In accordance with COMAR Emergency Regulation 09.03.12.02, Maryland's Office of the Commissioner of Financial Regulation has received an electronic submission of the Notice of Intent to Foreclose at the following internet address:

<http://www.dlir.state.md.us/finance/industry/emerreg-elecfileing.shtml>
3. At the time the Notice of Intent to Foreclose was sent, the contents of the Notice of Intent to Foreclose were accurate.



Laura D. Harris, Esquire
Substitute Trustee
5040 Corporate Woods Drive, Ste 120
Virginia Beach, Virginia 23462
(757) 490-9284

Loan No: xxxxxx7104

¹ The court will note that a copy of each individual NOI that was mailed as stated herein is affixed to this affidavit. But to avoid redundancy the attachment contains only one copy of the loss mitigation application, loss mitigation instructions and eligibility requirements. Each NOI affixed hereto was mailed with a loss mitigation application, loss mitigation instructions, eligibility requirements, and envelope as required by Maryland Code Real Property § 7-105.1(C).

Samuel I. White, P.C.
PO Box 9005
Tomball, CA 92580-9005



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Send Correspondence to:
Samuel I. White, P.C.
5040 Corporate Woods Drive
Suite 120
Virginia Beach, VA 23462

20121002-114

A standard 1D barcode with vertical black bars of varying widths on a white background.
Renee L. McCray
109 N. Edgewood Street
Baltimore, MD 21229

Wells Fargo Bank, N.A.
Loss Mitigation Department-MAC #X9999-01N
1000 Blue Gentian Road
Suite 300
Eagan, MN 55121

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MD_NOT_SD

